

Certificate Number: 13637-PAE-DE-028840671

Bankruptcy Case Number: 17-10058



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 28, 2017, at 9:22 o'clock PM MST, Carmen Morales completed a course on personal financial management given by internet by BK Education Services, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 1, 2017 By: /s/Timothy Barrett

Name: Timothy Barrett

Title: President